

2020 TRI-STATE MORTGAGE CONFERENCE



FEBRUARY 6-7, 2020
Portsmouth Harbor Events Center
Portsmouth, NH

MAINE
BANKERS
Association

NH Bankers
ASSOCIATION

VBA
Vermont Bankers Association, Inc.



2020 TRI-STATE MORTGAGE CONFERENCE

FEBRUARY 6-7, 2020 | PORTSMOUTH HARBOR EVENTS CENTER, PORTSMOUTH, NH

PRELIMINARY	AGENDA
THURSDAY	FEBRUARY 6
8:15 AM – 9:00 AM	REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS FULL BREAKFAST BUFFET Sponsored by M & M Consulting, LLC Exhibitors: Angel Oak Mortgage Solutions LLC Avantus Barristers Title & Closing Services Crescent Mortgage Company G. C. Engineering, Inc. Flagstar Bank Farm Credit East, ACA JW Publishing, Inc. Kriss Law Lee & Mason Financial Services, Inc. M & M Consulting, LLC Minitier Group NH Housing Finance Authority The Warren Group
9:00 AM – 9:05 AM	WELCOME Ann Dow , Chairman, NH Bankers Mortgage Committee <i>VP, Residential Loan Officer, Woodsville Guaranty Savings Bank</i> Evelyn Whelton , President, MBBA-NH <i>SVP, Retail Lending Market Manager, Bank of New Hampshire</i>
9:05 AM – 10:05 AM	2020...A VIEW FROM WASHINGTON Rod Alba , SVP, Mortgage Finance & Senior Regulatory Counsel <i>American Bankers Association (ABA)</i> This presentation will discuss the changing regulatory environment in Washington, the impact it will have on bank supervision and enforcement, and the key issues and opportunities banks should be thinking about in 2020 and beyond.
10:05 AM – 10:45 AM	REGIONAL ECONOMIC UPDATE Jason Hwang , VP, Director of Planning & Research <i>Federal Home Loan Bank of Boston</i> Local and regional economic update.
10:45 AM – 11:15 AM	MORNING BREAK Sponsored by CATIC
11:15 AM – 12:15 PM	EMERGING TRENDS IN THE CURRENT “SELLER’S MARKET” Jacqueline Hudkins , <i>Hudkins Law</i> Tyler Gilday , SVP, <i>Mortgage Operations Manager, Mascoma Savings Bank</i> Greg Korn , <i>MGIC</i> Emerging Trends in the current seller’s market to include the issues from a contract/negotiation and legal perspective, as well as lending that relate to appraisal contingencies, builders requiring upgrades and customizations to be paid “outside of closing”, unmarried couples purchasing together, and more.

2020 TRI-STATE MORTGAGE CONFERENCE

FEBRUARY 6-7, 2020 | PORTSMOUTH HARBOR EVENTS CENTER, PORTSMOUTH, NH

12:15 PM – 1:00 PM

LUNCH

Sponsored by **MGIC** and **Federal Home Loan Bank of Boston**

1:00 PM – 2:00 PM

2:00 PM – 3:00 PM

BUSINESS EMAIL COMPROMISE IN THE REAL ESTATE INDUSTRY

Michael Livingood, Special Agent
Federal Bureau of Investigation

This presentation will cover current trends in business email compromise methodology, using the real estate industry as an example of the vulnerabilities to computer-reliant business transactions. Presentation will discuss wire-fraud and current threat landscape that exists to business and banking sectors. Information will also be presented on methods by which to protect against falling victim.

3:00 PM – 3:30 PM

AFTERNOON BREAK

3:30 PM – 4:30 PM

MOTIVATION: MEMORY, MOTIVATION, MELLOR

Paul Mellor

What can you expect from a Paul Mellor seminar? A passionate speaker who authenticates that memory can be improved. Long before the existence of notepads and smartphones, people had to rely on their memory to get things done. Centuries later, memory is as important as ever.

4:30 PM – 5:30 PM

ADJOURNMENT INTO RECEPTION

Sponsored by **The Debt Exchange, Inc.**

FRIDAY

FEBRUARY 7

8:15 AM – 9:00 AM

REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS FULL BREAKFAST BUFFET

Sponsored by **NH Housing Finance Authority**

Exhibitors:

Angel Oak Mortgage Solutions LLC
Avantus
Barristers Title & Closing Services
Crescent Mortgage Company
G. C. Engineering, Inc.
Flagstar Bank
Farm Credit East, ACA

JW Publishing, Inc
Kriss Law
Lee & Mason Financial Services, Inc.
M & M Consulting, LLC
Minter Group
NH Housing Finance Authority
The Warren Group

9:00 AM – 9:05 AM

WELCOME

Ann Dow, Chairman, NH Bankers Mortgage Committee
VP, Residential Loan Officer, Woodsville Guaranty Savings Bank

Evelyn Whelton, President, MBBA-NH
SVP, Retail Lending Market Manager, Bank of New Hampshire

2020 TRI-STATE MORTGAGE CONFERENCE

FEBRUARY 6-7, 2020 | PORTSMOUTH HARBOR EVENTS CENTER, PORTSMOUTH, NH

9:05 AM – 10:00 AM

SALES & COMPLIANCE FOR LOAN ORIGNATORS – WHAT WE CAN AND CANNOT DO AS SALESPEOPLE

Moderator: Ruth Dillingham, *Dillingham Consulting LLC*

Panelists:

Sarah Lobdell, VP, Compliance/Risk Officer, *HarborOne Mortgage Associate, M&M Consulting*

During this discussion, you will hear about what you can and cannot do as sales people as it relates to potential RESPA violations from the unique perspective of a past regulator and consultants who advise clients in this area. It's also a great time to answer any questions you may have for this interactive session.

10:00 AM – 10:05 AM

MORNING BREAK

10:05 AM – 11:30 AM

BUSINESS PLANNING FOR LOAN OFFICERS

Lou Chinappi, Area Sales Manager, New England
Arch Mi

Come prepared to share ideas and hear some new ideas. This interactive session will help you to review your circle of influence, expand your business partnerships and show you new ways to connect with your existing customer base. You will see tech tools, organizational breakthroughs and hear how Top Producing Salespeople are increasing their origination numbers. You will walk away with the steps to create a business plan for 2020 and ways to organize your sales strategy to kick off your year right.

11:30 AM – 12:30 PM

CONNECTING THROUGH SOCIAL MEDIA

Moderator: Nancy Monbouquette, Senior Sales Executive for Mortgage Lending
Citizens Bank

Panelists:

Claudia Carr, VP, Citizens Bank
John Minigiello, Sales Manager, Citizens Bank
Jason Ludwick, Sales Manager, Citizens Bank

With expertise in recruiting, driving new business and building highly successful sales teams, Nancy will lead a panel of experts and present statistics on the results of the bank's social media marketing.

12:30 PM

ADJOURNMENT

ACCOMMODATIONS

Accommodations will be at the Marriott Residence Inn, 100 Deer Street, Portsmouth NH, 03801.

Reservations must be made by **Wednesday, January 8, 2020** to receive the group rate of \$139.00 for single or double occupancy, plus 9% tax and parking. (Valet parking is \$30 per night.)

TO MAKE RESERVATIONS: Reserve Online [click here](#)